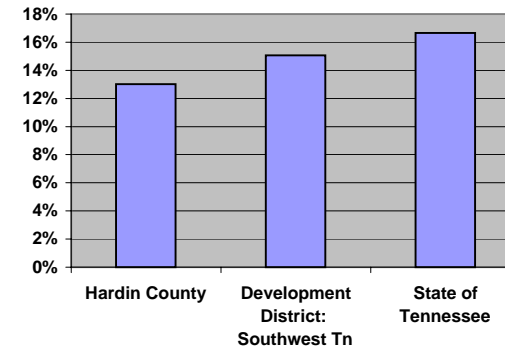


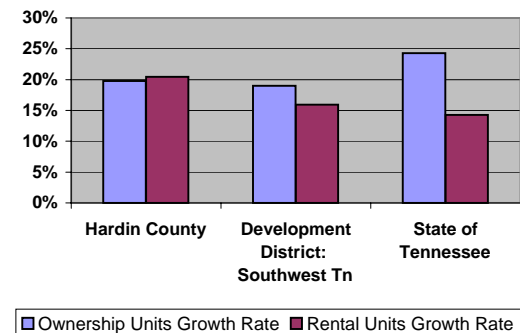
## Population and Housing Market Profiles: Hardin County

|  | Hardin<br>County | Development<br>District:<br>Southwest Tn | State of<br>Tennessee |
|--|------------------|--|-----------------------|
| <b>POPULATION</b>                              |                  |  |                       |
| <i>Census 2000 Population</i>                  | 25,578           | 242,763                                  | 5,689,283             |
| <i>1990-2000 Population Growth Rate</i>        | 13.0%            | 15.1%                                    | 16.7%                 |
| <b>MINORITY POPULATION</b>                     |                  |  |                       |
| <b>African American population</b>             |                  |  |                       |
| <i>Census 2000</i>                             | 1,001            | 58,697                                   | 953,349               |
| <i>1990-2000 Growth Rate</i>                   | 0.4%             | 20.7%                                    | 22.5%                 |
| <b>Asian &amp; Pacific Islander population</b> |                  |  |                       |
| <i>Census 2000</i>                             | 70               | 1,300                                    | 73,505                |
| <i>1990-2000 Growth Rate</i>                   | 89.2%            | 174.8%                                   | 130.9%                |
| <b>Hispanic population</b>                     |                  |  |                       |
| <i>Census 2000</i>                             | 260              | 3,484                                    | 123,838               |
| <i>1990-2000 Growth Rate</i>                   | 198.9%           | 219.3%                                   | 278.2%                |
| <b>HOUSING UNITS &amp; VACANCY</b>             |                  |  |                       |
| <b>Ownership Units</b>                         |                  |  |                       |
| <i>Census 2000</i>                             | 8,054            | 68,288                                   | 1,561,363             |
| <i>Ownership Units Growth Rate</i>             | 19.8%            | 19.0%                                    | 24.3%                 |
| <i>Owner Market Vacancy rates</i>              | 2.7              | 1.3 to 3.2                               | 2.0                   |
| <b>Rental Units</b>                            |                  |  |                       |
| <i>Census 2000</i>                             | 2,372            | 25,514                                   | 671,542               |
| <i>Rental Units Growth Rate</i>                | 20.5%            | 15.9%                                    | 14.3%                 |
| <i>Renter Market Vacancy rates</i>             | 11.3             | 7.5 to 13.9                              | 8.8                   |
| <b>AGE OF HOUSING STOCK</b>                    |                  |  |                       |
| <i>Percent of units built before 1960</i>      | 21.4%            | 23.2%                                    | 25.4%                 |
| <i>Percent of units built after 1990</i>       | 24.2%            | 23.6%                                    | 23.5%                 |

**1990-2000 Population Growth Rate**



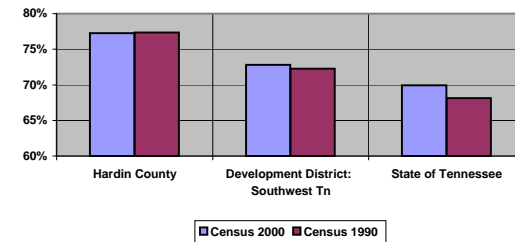
**HOUSING UNITS GROWTH RATE**



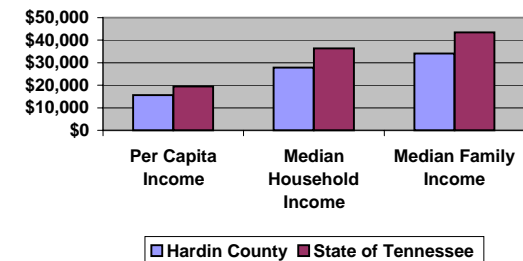
## Population and Housing Market Profiles: Hardin County

|   | Hardin<br>County | Development<br>District:<br>Southwest Tn | State of<br>Tennessee |
|---|------------------|--|-----------------------|
| <b>HOME OWNERSHIP RATES</b>             |                  |  |                       |
| <i>Census 2000</i>                      | 77.2%            | 72.8%                                    | 69.9%                 |
| <i>Census 1990</i>                      | 77.4%            | 72.3%                                    | 68.1%                 |
| <b>MINORITY HOMEOWNERSHIP RATES</b>     |                  |  |                       |
| <b>African American</b>                 |                  |  |                       |
| <i>Census 2000</i>                      | 63.0%            | 54.9%                                    | 50.5%                 |
| <i>Census 1990</i>                      | 69.0%            | 56.0%                                    | 47.3%                 |
| <b>Asian &amp; Pacific Islander</b>     |                  |  |                       |
| <i>Census 2000</i>                      | 86.7%            | 60.1%                                    | 50.3%                 |
| <i>Census 1990</i>                      | 75.0%            | 56.6%                                    | 45.1%                 |
| <b>Hispanic</b>                         |                  |  |                       |
| <i>Census 2000</i>                      | 48.7%            | 42.6%                                    | 35.8%                 |
| <i>Census 1990</i>                      | 78.1%            | 52.3%                                    | 48.6%                 |
| <b>1999 Income (2000 Census)</b>        |                  |  |                       |
| <i>Per Capita Income</i>                | \$15,598         | 13349 to<br>19389                        | \$19,393              |
| <i>Median Household Income</i>          | \$27,819         | 27671 to<br>36982                        | \$36,360              |
| <i>Median Family Income</i>             | \$34,157         | 32597 to<br>44595                        | \$43,517              |
| <b>Income Growth during the 1990s</b>   |                  |  |                       |
| <i>Per Capita Income</i>                | 62%              | N/A                                      | 58%                   |
| <i>Median Household Income</i>          | 57%              | N/A                                      | 47%                   |
| <i>Median Family Income</i>             | 57%              | N/A                                      | 47%                   |
| <b>Poverty Status in 2000</b>           |                  |  |                       |
| <i>Persons below Poverty Level</i>      | 4,707            | 36,484                                   | 746,789               |
| <i>Families below Poverty Level</i>     | 1,087            | 8,269                                    | 160,717               |
| <i>% of Persons below Poverty Level</i> | 18.8%            | 15.7%                                    | 13.5%                 |

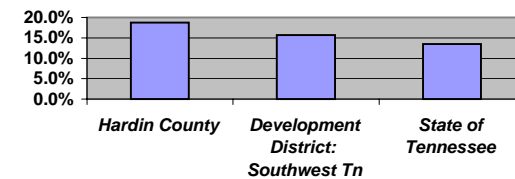
Homeownership Rates: 1990 &amp; 2000



Income Statistics (2000 Census)



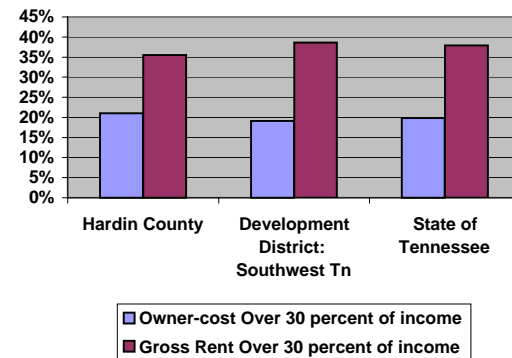
% of Persons below Poverty Level



## Population and Housing Market Profiles: Hardin County

|   | Hardin<br>County | Development<br>District:<br>Southwest Tn | State of<br>Tennessee |
|---|------------------|--|-----------------------|
| <b>Home Values &amp; Owner Cost Burden</b>    |                  |  |                       |
| <i>2000 median home value</i>                 | \$69,200         | 58300 to<br>85100                        | \$93,000              |
| <i>1990-00 increase in home value</i>         | 77.4%            | N/A                                      | 60.3%                 |
| <i>Owner-cost Over 30 percent of income</i>   | 21.0%            | 19.1%                                    | 19.9%                 |
| <i>Owner-cost Over 38 percent of income</i>   | 17.1%            | 14.5%                                    | 14.5%                 |
| <b>Gross Rent &amp; Rent Burden</b>           |                  |  |                       |
| <i>2000 median Gross Rent</i>                 | \$371            | 346 to 510                               | \$505                 |
| <i>1990-00 increase in Gross Rent</i>         | 47.2%            | N/A                                      | 41.5%                 |
| <i>Gross Rent Over 30 percent of income</i>   | 35.5%            | 38.6%                                    | 37.9%                 |
| <i>Gross Rent Over 38 percent of income</i>   | 27.3%            | 31.0%                                    | 30.2%                 |
| <b>Units with Other Housing Problems</b>      |                  |  |                       |
| <i>Lacking complete plumbing facilities</i>   | 112              | 751                                      | 14,340                |
| <i>Lacking complete kitchen facilities</i>    | 56               | 608                                      | 13,324                |
| <i>Over crowding (over 1 person per room)</i> | 180              | 2,397                                    | 61,191                |
| <b>House Heating Fuel Used in 2000</b>        |                  |  |                       |
| <i>Electricity</i>                            | 30.3%            | 33.5%                                    | 52.1%                 |
| <i>Utility Gas</i>                            | 42.4%            | 49.4%                                    | 36.0%                 |
| <i>Bottled or LP Gas</i>                      | 21.8%            | 13.6%                                    | 7.2%                  |
| <b>Recent Movers (2000 Census)</b>            |                  |  |                       |
| <i>Moved into the unit in 1999 or later</i>   | 18.8%            | 18.9%                                    | 20.7%                 |
| <i>Moved into the unit in 1995 or later</i>   | 44.4%            | 45.9%                                    | 49.6%                 |
| <i>Moved into the unit in 1990 or later</i>   | 60.3%            | 62.4%                                    | 65.7%                 |
| <b>Mobile Home Units (2000 Census)</b>        |                  |  |                       |
|   | 2,504            | 16,405                                   | 268,876               |

Housing Cost Burden in 2000



House Heating Fuel Used

